

EXHIBIT E

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities may be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

[Signature]
Borrower

[Signature]
Co-Borrower



TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☒ Conventional ☐ Other (explain): ☐ USDA/Rural Housing Service Agency Case Number Lender Case Number

Amount \$ 201,600 Interest Rate 9.750 % No. of Months 480/480 Amortization Type: ☒ Fixed Rate ☐ Other (explain): ☐ GPM ☐ ARM (type):

PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 2711 Cranston Rd, Philadelphia, PA 19131 County: Philadelphia No. of Units 2 Year Built

Purpose of Loan ☒ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.
Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b)

Complete this line if this is a refinance loan.
Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements ☐ made ☐ to be made

Title will be held in what Name(s) Brian R Harvey Manner in which Title will be held Tenants in common Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) Brian R Harvey Co-Borrower's Name (include Jr. or Sr. if applicable) Jamal R Laidley

Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School 186-64-8547 267-649-4262 07/02/1983 16 041-88-4594 850-250-6132 01/27/1981 16

☐ Married ☒ Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) ☐ Married ☒ Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower)

Present Address (street, city, state, ZIP) ☐ Own ☒ Rent 6 No. Yrs. 6269 Old York Rd Philadelphia, PA 19141 Present Address (street, city, state, ZIP) ☐ Own ☒ Rent 2 No. Yrs. 8351 Overbrook Ave B-203 Philadelphia, PA 19151

Mailing Address, if different from Present Address Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs. Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs. Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

Borrower				Co-Borrower			
Name & Address of Employer The Vanguard Group 100 Vanguard Blvd Malvern, PA 19355		<input type="checkbox"/> Self Employed	Yrs. on this job 1 yr(s) 7 mth(s) Yrs. employed in this line of work/profession 4	Name & Address of Employer Greater Philadelphia Urban Staff 1207 Chestnut Street Ste 700 Philadelphia, PA 19107		<input type="checkbox"/> Self Employed	Yrs. on this job 2 yr(s) Yrs. employed in this line of work/profession 4
Position/Title/Type of Business Investment Assoc.		Business Phone (incl. area code) 800-587-5163		Position/Title/Type of Business Director		Business Phone (incl. area code) 215-763-1805	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name & Address of Employer Key Commercial Real Estate 1315 Walnut Street Philadelphia, PA		<input type="checkbox"/> Self Employed	Dates (from-to) 10/01/2004 - 08/01/2008 Monthly Income \$	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$
Position/Title/Type of Business Research Analyst		Business Phone (incl. area code) 215-546-1550		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income	\$ 2,945.00	\$ 2,833.33	\$ 5,778.33	Rent	\$ 1,440.00	
Overtime				First Mortgage (P&I)		\$ 1,672.39
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		59.98
Dividends/Interest				Real Estate Taxes		161.33
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income" below)	487.50		487.50	Homeowner Assn. Dues		
				Other:		
Total	\$ 3,432.50	\$ 2,833.33	\$ 6,265.83	Total	\$ 1,440.00	\$ 1,913.70

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		\$	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$	Name and address of Company	\$ Payment/Months	\$
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union ING CKG			Acct. no.	1,357	
Acct. no.	\$	800	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union Phila. Federal C/U CKG			Acct. no.		
Acct. no.	\$	3,000	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union ING CKG			Acct. no.		
Acct. no.	\$	6,400	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number description)	\$		Acct. no.		
Life Insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$
Face amount: \$	\$		Acct. no.		
Subtotal Liquid Assets	\$	15,300	Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.		
Vested interest in retirement fund	\$	7,000	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.		
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$		Job-Related Expenses (child care, union dues, etc.)	\$	
Total Assets a.	\$	22,300	Total Monthly Payments	\$ 1,357	
			Net Worth	\$ 22,300	Total Liabilities b.

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)							
Property Address (enter S if sold, P if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

1. If any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

IX. ACKNOWLEDGEMENT AND AGREEMENT

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servants, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

X INFORMATION FOR GOVERNMENT MONITORING PURPOSES



The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

FD-302 (Rev. 11-27-70)

OOMC171

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Brian R Harvey	
	Co-Borrower:	Lender Case Number:
	Jamal R Laldley	

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X 	6/26/07	X 	6/26/07